



# TORQ Analysis of Financial Analysts to Treasurers and Controllers

## INPUT SECTION:

Transfer	Title	O*NET	Filters		
From Title:	Financial Analysts	13-2051.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Treasurers and Controllers	11-3031.01	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

## OUTPUT SECTION:

Grand TORQ:

92

Ability TORQ		Skills TORQ		Knowledge TORQ	
Level	96	Level	92	Level	87

Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Problem Sensitivity	64	9	72	Management of Financial Resources	88	14	88	Administration and Management	88	26	77
Finger Dexterity	35	10	53	Writing	68	4	70	Economics and Accounting	91	12	82
Speech Recognition	53	7	68	Active Listening	72	3	77				
Mathematical Reasoning	59	6	65	Time Management	72	2	77				
Speech Clarity	51	5	72	Critical Thinking	71	1	79				
Number Facility	60	5	65	Judgment and Decision Making	73	1	71				
Perceptual Speed	37	5	56								
Inductive Reasoning	55	4	65								
Speed of Closure	42	5	50								
Oral Expression	62	2	75								
Oral Comprehension	60	1	72								

LEVEL and IMPT (IMPORTANCE) refer to the Target Treasurers and Controllers. GAP refers to level difference between Financial Analysts and Treasurers and Controllers.

## ASK ANALYSIS

Ability Level Comparison - Abilities with importance scores over 50

Description	Financial Analysts	Treasurers and Controllers	Importance
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Oral Expression	60	62	75
Oral Comprehension	59	60	72
Written Comprehension	62	62	72
Problem Sensitivity	55	64	72
Deductive Reasoning	62	60	72
Speech Clarity	46	51	72
Near Vision	59	57	68
Speech Recognition	46	53	68
Written Expression	59	59	65
Inductive Reasoning	51	55	65
Information Ordering	51	51	65
Category Flexibility	48	48	65
Mathematical Reasoning	53	59	65
Number Facility	55	60	65
Perceptual Speed	32	37	56
Selective Attention	42	41	56
Finger Dexterity	25	35	53
Fluency of Ideas	46	46	50
Originality	48	46	50
Speed of Closure	37	42	50
Flexibility of Closure	48	42	50

## Skill Level Comparison - Abilities with importance scores over 69

Description	Financial Analysts	Treasurers and Controllers	Importance
Management of Financial Resources	74	88	88
Mathematics	69	68	86
Reading Comprehension	70	70	82
Critical Thinking	70	71	79
Active Listening	69	72	77
Time Management	70	72	77
Judgment and Decision Making	72	73	71
Writing	64	68	70

## Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Financial Analysts	Treasurers and Controllers	Importance
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English Language	70	68	90
Economics and Accounting	79	91	82
Administration and Management	62	88	77
Mathematics	74	65	71

### Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Financial Analysts	Treasurers and Controllers	Description	Financial Analysts	Treasurers and Controllers
10+ years	16%	54%	Doctoral	0%	0%
8-10 years	1%	10%	Professional Degree	0%	0%
6-8 years	15%	6%	Post-Masters Cert	0%	4%
4-6 years	13%	15%	Master's Degree	15%	55%
2-4 years	38%	8%	Post-Bachelor Cert	0%	0%
1-2 years	1%	3%	Bachelors	84%	28%
6-12 months	1%	1%	AA or Equiv	0%	3%
3-6 months	0%	0%	Some College	0%	6%
1-3 months	0%	0%	Post-Secondary Certificate	0%	0%
0-1 month	0%	0%	High School Diploma or GED	0%	0%
None	11%	0%	No HSD or GED	0%	0%

Financial Analysts

Treasurers and Controllers

#### Most Common Educational/Training Requirement:

Bachelor's degree

Bachelor's or higher degree, plus work experience

#### Job Zone Comparison

4 - Job Zone Four: Considerable Preparation Needed

A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.

Most of these occupations require a four - year bachelor's degree, but some do not.

Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.

5 - Job Zone Five: Extensive Preparation Needed

Extensive skill, knowledge, and experience are needed for these occupations. Many require more than five years of experience. For example, surgeons must complete four years of college and an additional five to seven years of specialized medical training to be able to do their job.

A bachelor's degree is the minimum formal education required for these occupations. However, many also require graduate school. For example, they may require a master's degree, and some require a Ph.D., M.D., or J.D. (law degree).

Employees may need some on-the-job training, but most of these occupations assume that the person will already have the required skills, knowledge, work-related experience, and/or training.

### Tasks

Financial Analysts

Treasurers and Controllers

Core Tasks

Core Tasks



## Generalized Work Activities:

- Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.

## Specific Tasks

## Occupation Specific Tasks:

- Analyze financial information to produce forecasts of business, industry, and economic conditions for use in making investment decisions.
- Assemble spreadsheets and draw charts and graphs used to illustrate technical reports, using computer.
- Collaborate with investment bankers to attract new corporate clients to securities firms.
- Contact brokers and purchase investments for companies, according to company policy.
- Determine the prices at which securities should be syndicated and offered to the public.
- Evaluate and compare the relative quality of various securities in a given industry.
- Interpret data affecting investment programs, such as price, yield, stability, future trends in investment risks, and economic influences.
- Maintain knowledge and stay abreast of developments in the fields of industrial technology, business, finance, and economic theory.
- Monitor fundamental economic, industrial, and corporate developments through the analysis of information obtained from financial publications and services, investment banking firms, government agencies, trade publications, company sources, and personal interviews.
- Prepare plans of action for investment based on financial analyses.
- Present oral and written reports on

## Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Selling or Influencing Others - Convincing others to buy merchandise/goods or to otherwise change their minds or actions.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Performing for or Working Directly with the Public - Performing for people or dealing directly with the public. This includes serving customers in restaurants and stores, and receiving clients or guests.

## Specific Tasks

## Occupation Specific Tasks:

- Analyze and classify risks and investments to determine their potential impacts on companies.
- Approve or reject, or coordinate the approval and rejection of, lines of credit and commercial, real estate, and personal loans.
- Communicate with stockholders and other investors to provide information, and to raise capital.
- Develop and analyze information to assess the current and future financial status of firms.
- Direct insurance negotiations, select insurance brokers and carriers, and place insurance.
- Establish and maintain relationships with individual and business customers, and provide assistance with problems these customers may encounter.
- Establish procedures for custody and control of assets, records, loan collateral, and securities, in order to ensure safekeeping.
- Evaluate data pertaining to costs in order to plan budgets.
- Evaluate financial reporting systems, accounting and collection procedures, and investment activities, and make recommendations for changes to procedures, operating systems, budgets, and other financial control functions.
- Examine, evaluate, and process loan applications.
- Network within communities to find and attract new business.
- Oversee the flow of cash and financial



general economic trends, individual corporations, and entire industries.

- Recommend investments and investment timing to companies, investment firm staff, or the investing public.

#### Detailed Tasks

##### Detailed Work Activities:

- advise clients on financial matters
- analyze financial data
- analyze financial information to project future revenues or expense
- analyze market conditions
- analyze scientific research data or investigative findings
- analyze social or economic data
- compile data for financial reports
- compute financial data
- conduct financial investigations
- create mathematical or statistical diagrams or charts
- evaluate degree of financial risk
- follow tax laws or regulations
- gather relevant financial data
- identify financial risks to company
- interpret charts or tables for social or economic research
- make presentations on financial matters
- perform general financial analysis
- prepare financial reports
- use computers to enter, access and retrieve financial data
- use knowledge of economic trends
- use spreadsheet software
- use statistical cost estimation methods

#### Technology - Examples

##### Analytical or scientific software

- Analyse-it Software
- Decisioneering Crystal Ball
- Genetic algorithm software
- Keypoint DataDesk
- Mathematical software
- Palisade Evolver
- Palisade StatTools
- Pattern recognition software
- SAS JMP
- The Mathworks MATLAB

oversee the flow of cash and financial instruments.

- Plan, direct, and coordinate risk and insurance programs of establishments to control risks and losses.
- Plan, direct, and coordinate the activities of workers in branches, offices, or departments of such establishments as branch banks, brokerage firms, risk and insurance departments, or credit departments.
- Prepare financial and regulatory reports required by laws, regulations, and boards of directors.
- Prepare operational and risk reports for management analysis.
- Recruit staff members, and oversee training programs.
- Review collection reports to determine the status of collections and the amounts of outstanding balances.
- Review reports of securities transactions and price lists in order to analyze market conditions.
- Submit delinquent accounts to attorneys or outside agencies for collection.

#### Detailed Tasks

##### Detailed Work Activities:

- analyze financial data
- analyze market conditions
- analyze operational or management reports or records
- approve or deny credit applications
- approve or deny loans
- assign work to staff or employees
- compile data for financial reports
- conduct financial investigations
- conduct or attend staff meetings
- develop budgets
- develop management control systems
- develop policies, procedures, methods, or standards
- direct and coordinate financial activities
- identify financial risks to company
- monitor credit extension decisions
- oversee execution of organizational or program policies
- prepare reports for management
- prepare required government reports
- review loan applications
- use government regulations
- use negotiation techniques

#### Technology - Examples

##### Accounting software

- Accounting software



- Ward Systems Group GeneHunter

- Ward Systems Group NeuralShell Predictor

- Wolfram Research Mathematica

#### Charting software

- Data visualization software

- Montgomery Investment Technology Utility XL

- TickQuest NeoTicker

#### Data base management system software

- Oracle software

#### Data base user interface and query software

- IBM Lotus Approach

- Microsoft Access

#### Enterprise resource planning ERP software

- SSA Global Infinium Financial Management

#### Expert system software

- Ivorix Neurostrategy Finance

- Matheny Pattern Forecaster Plus

- Neural network modeling software

- NeuroSolutions for MatLab

#### Financial analysis software

- Advanced Portfolio Technologies Report Builder

- Advanced Portfolio Technologies Simulator

- AnalyzerXL software

- Annuities analysis software

- Aspen Graphics software

- BizBench Benchmarking Software

- BizPricer Business Valuation Software

- Business Forecast Systems Forecast Pro

- DealMaven Comparable Company Valuation Analysis

- DealMaven M&A Accretion/Dilution One-Pager

- DealMaven Modeling ToolPack for Excel

- Derivatives Imagine Trading System

- Derivicom FinOptions XL

- Economic forecasting software

- Automatic Data Processing EasyPay software

- Hyperion Enterprise

- Intuit QuickBooks

- Job costing software

- MYOB Premier Accounting Small Business Suite

- Sage Fixed Asset Solution FAS

- Sage MP Fund Accounting

- Sage Peachtree

#### Data base user interface and query software

- Database software

- Microsoft Access

- Oracle software

- Structured query language SQL

#### Electronic mail software

- Microsoft Outlook

#### Enterprise resource planning ERP software

- ADERANT Expert Back Office, Powered by Keystone

- Deltek software

- Enterprise resource planning ERP software

- Exact Software Macola ES

- Great Plains Dynamics software

- Hyperion Solutions System 9 Planning

- Microsoft Great Plains

- Oracle JD Edwards OneWorld

- Oracle PeopleSoft

- SAP software

- Solomon Software

#### Financial analysis software

- FRx software

- Hyperion Pillar software

- Oracle Financials

#### Human resources software

- Automatic Data Processing PC payroll for windows PCPW

#### Office suite software



- Expertian Creditnomics

- Express Business Valuations

- Financial modeling software

- FinEng Solutions PerfoRM

- FinEng Solutions Quantis

- Fractal pattern analysis software

- Genetic algorithm optimization software

- Harland Financial Solutions DecisionPro

- I-flex Solutions Reveleus Investment Performance Measurement

- Innova Financial Solutions Derivatives Expert

- Leading Market Technologies EXPO

- Longview Consolidation

- Longview Solutions Khalix

- Market forecast software

- MergerStat Control Premiums

- MergerStat Price to Earnings Ratios

- Mid-Market Comps software

- MoneySoft Corporate Valuation

- Monte carlo simulation software

- Montgomery Investment Technology Bonds XL

- Montgomery Investment Technology Exotics XL

- Montgomery Investment Technology FinTools

- Montgomery Investment Technology Options XL

- Montgomery Investment Technology QuoteTools

- Montgomery Investment Technology Risk XL

- Montgomery Investment Technology SigTools

- Moss Adams Profit Mentor

- Mutual fund analysis software

- NeuroSolutions Trading Solutions

- OptionVue Options Analysis

- Palisade Bond @ nalyst

- Peer-to-Peer Financial Analysis

- Microsoft Office

- Presentation software

- Microsoft PowerPoint

- Spreadsheet software

- Corel QuattroPro

- IBM Lotus 1-2-3

- Microsoft Excel

- Word processing software

- Microsoft Word

- Tools - Examples

- 10-key calculators

- Desktop computers

- Notebook computers

- Personal computers

- Personal digital assistants PDA

- Tablet computers



- Pi Blue OptWorks Excel
- Portfolio management software
- Pricing software
- Quantifying marketability discount QMD modeling software
- RiskMetrics Group WealthBench
- Securities analysis software
- Spreadware Business Financial Analysis
- Spreadware Business Valuator
- Spreadware Pro Forma
- Steele Mutual Fund and Variable Annuity Expert
- SunGard BancWare
- SunGard Kiodex Risk Workbench
- TechHackers Convertible Bond @nalyst
- TechHackers Credit @nalyst
- TechHackers Exotic @nalyst
- TechHackers Financial @nalyst
- TechHackers IRO @nalyst
- TechHackers MBS @nalyst
- TechHackers Swap @nalyst
- Tetrahex Fractal Finance
- Tips Standard Securities Calculation Bond Analytics Module
- Tips Standard Securities Calculation Mortgage-Backed Analytics Module
- Trendsetter Software ProAnalyst
- Unlimited Learning Resources Valusource Pro
- ValuSource BIZCOMPS
- Whitebirtch Software Projected Financials
- Wolfram Research Derivatives
- Wolfram Research Mathematica Finance Essentials
- Wolfram Research Mathematica UnRisk Pricing Engine

Information retrieval or search software





- dailyVest Investment Personalization Platform

- TradeTools Financial Market Databases

- TradeTools Monthly U.S. Economic Database

- Ward Systems Group NeuroShell Trader

Presentation software

- DealMaven PresLink for PowerPoint and Word

- Microsoft PowerPoint

Spreadsheet software

- Apple AppleWorks

- Corel QuattroPro

- IBM Lotus 1-2-3

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

- Report generation software

Tools - Examples

- 10-key calculators

- Desktop computers

- Notebook computers

- Personal computers

- Personal digital assistants PDA

- Tablet computers

### Labor Market Comparison

Description	Financial Analysts	Treasurers and Controllers	Difference
Median Wage	\$ 71,380	\$ 67,670	\$( 3,710)
10th Percentile Wage	\$ 42,650	\$ 41,820	\$( 830)
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 86,220	\$ 89,670	\$ 3,450
90th Percentile Wage	\$107,560	\$119,660	\$ 12,100
Mean Wage	\$ 73,130	\$ 74,780	\$ 1,650
Total Employment - 2007	210	2,440	2,230



Employment Base - 2006	243	2,692	2,449
Projected Employment - 2016	268	2,881	2,613
Projected Job Growth - 2006-2016	10.3 %	7.0 %	-3.3 %
Projected Annual Openings - 2006-2016	4	58	54

## National Job Posting Trends

Trend for Financial Analysts

Trend for  
Treasurers  
and  
Controllers

### Job Trends from Indeed.com

Financial Analyst — Controller

Data from [Indeed](http://Indeed.com)

## Recommended Programs

### Accounting and Finance

Accounting and Finance. An integrated or combined program in accounting and finance that prepares individuals to function as accountants and financial managers or analysts.

Institution	Address	City	URL
University of Southern Maine	96 Falmouth St	Portland	<a href="http://www.usm.maine.edu">www.usm.maine.edu</a>

### Accounting and Business/Management

Accounting and Business/Management. An integrated or combined program in accounting and business administration/management that prepares individuals to function as accountants and business managers.

No schools available for the program

### Finance, General

Finance, General. A program that generally prepares individuals to plan, manage, and analyze the financial and monetary aspects and performance of business enterprises, banking institutions, or other organizations. Includes instruction in principles of accounting; financial instruments; capital planning; funds acquisition; asset and debt management; budgeting; financial analysis; and investments and portfolio management.

Institution	Address	City	URL
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Husson College	One College Circle	Bangor	<a href="http://www.husson.edu">www.husson.edu</a>
Saint Josephs College	278 Whites Bridge Rd	Standish	<a href="http://www.sjcme.edu">www.sjcme.edu</a>
Thomas College	180 W River Rd	Waterville	<a href="http://www.thomas.edu">www.thomas.edu</a>

#### Finance, General

Finance, General. A program that generally prepares individuals to plan, manage, and analyze the financial and monetary aspects and performance of business enterprises, banking institutions, or other organizations. Includes instruction in principles of accounting; financial instruments; capital planning; funds acquisition; asset and debt management; budgeting; financial analysis; and investments and portfolio management.

Institution	Address	City	URL
Husson College	One College Circle	Bangor	<a href="http://www.husson.edu">www.husson.edu</a>
Saint Josephs College	278 Whites Bridge Rd	Standish	<a href="http://www.sjcme.edu">www.sjcme.edu</a>
Thomas College	180 W River Rd	Waterville	<a href="http://www.thomas.edu">www.thomas.edu</a>

#### International Finance

International Finance. A program that prepares individuals to manage international financial operations and related currency transactions. Includes instruction in international banking, international monetary and financial policy, money and capital markets, foreign exchange, risk analysis, and international cash flow operations.

No schools available for the program

#### Investments and Securities

Investments and Securities. A program that prepares individuals to manage assets placed in capital markets, and related technical operations. Includes instruction in security analysis, debt and equity analysis, investment strategies, securities markets, computer-assisted research, portfolio management, portfolio performance analysis, and applications to specific investment problems and business situations.

No schools available for the program

#### Public Finance

Public Finance. A program that prepares individuals to manage the financial assets and budgets of public sector organizations. Includes instruction in public trusts and investments; the laws and procedures used to plan, prepare and administer public agency budgets; and the preparation and analysis of public budget projections and policies.

No schools available for the program

#### Public Finance

Public Finance. A program that prepares individuals to manage the financial assets and budgets of public sector organizations. Includes instruction in public trusts and investments; the laws and procedures used to plan, prepare and administer public agency budgets; and the preparation and analysis of public budget projections and policies.

No schools available for the program

#### Credit Management

Credit Management. A program that prepares individuals to perform and/or manage operations concerning personal and corporate credit, collateral, loan processing, and related financial agency communications. Includes instruction in general finance and banking principles, insurance, real estate, taxation, business law and regulations, quantitative methods, financial computer systems applications, database management, communications skills, business and office management, and professional standards and ethics.

No schools available for the program

#### Financial Management and Services, Other

Finance and Financial Management Services, Other. Any instructional program in financial management and services not listed above.

No schools available for the program

#### Financial Management and Services, Other

Finance and Financial Management Services, Other. Any instructional program in financial management and services not listed above.

No schools available for the program



### Maine Statewide Promotion Opportunities for Financial Analysts

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings
13-2051.00	Financial Analysts	100	4	210	\$71,380.00	\$0.00	10%	4
13-2052.00	Personal Financial Advisors	92	3	360	\$94,100.00	\$22,720.00	10%	13
25-1063.00	Economics Teachers, Postsecondary	86	5	80	\$73,830.00	\$2,450.00	11%	2
23-1011.00	Lawyers	84	5	1,910	\$80,120.00	\$8,740.00	6%	73
11-2022.00	Sales Managers	80	4	1,310	\$72,720.00	\$1,340.00	3%	32
11-2021.00	Marketing Managers	79	4	570	\$74,560.00	\$3,180.00	7%	17
11-3021.00	Computer and Information Systems Managers	79	5	870	\$83,130.00	\$11,750.00	8%	21
23-1023.00	Judges, Magistrate Judges, and Magistrates	78	5	80	\$115,160.00	\$43,780.00	1%	2
11-1021.00	General and Operations Managers	78	4	8,490	\$77,050.00	\$5,670.00	-5%	209
11-1011.00	Chief Executives	77	5	750	\$102,290.00	\$30,910.00	-6%	25
11-3061.00	Purchasing Managers	76	4	330	\$72,560.00	\$1,180.00	2%	11
29-1051.00	Pharmacists	75	5	1,190	\$112,550.00	\$41,170.00	22%	46
11-9121.00	Natural Sciences Managers	74	5	180	\$79,810.00	\$8,430.00	8%	5
25-1061.00	Anthropology and Archeology Teachers, Postsecondary	72	5	50	\$74,360.00	\$2,980.00	8%	1
15-1032.00	Computer Software Engineers, Systems Software	71	4	290	\$73,410.00	\$2,030.00	11%	8

### Top Industries for Treasurers and Controllers

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Depository credit intermediation	522100	14.40%	72,902	74,327	1.95%



Management of companies and enterprises	551100	7.98%	40,411	46,586	15.28%
Securities and commodity contracts, brokerages, and exchanges	5231-2	4.05%	20,507	30,461	48.54%
Self-employed workers, primary job	000601	3.88%	19,649	20,934	6.54%
Local government, excluding education and hospitals	939300	3.51%	17,785	19,980	12.34%
Accounting, tax preparation, bookkeeping, and payroll services	541200	3.27%	16,571	19,653	18.60%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	2.84%	14,398	17,266	19.92%
Other financial investment activities	523900	2.56%	12,983	18,297	40.93%
Federal government, excluding postal service	919999	2.41%	12,222	11,554	-5.47%
Colleges, universities, and professional schools, public and private	611300	1.72%	8,734	9,771	11.87%
General medical and surgical hospitals, public and private	622100	1.68%	8,503	9,414	10.71%
Automobile dealers	441100	1.61%	8,167	9,265	13.44%
Direct insurance (except life, health, and medical) carriers	524120	1.58%	8,009	8,371	4.52%
State government, excluding education and hospitals	929200	1.57%	7,953	7,804	-1.87%
Computer systems design and related services	541500	1.40%	7,071	9,548	35.02%

### Top Industries for Financial Analysts

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Other financial investment activities	523900	12.23%	26,970	43,500	61.29%
Management of companies and enterprises	551100	10.11%	22,307	28,287	26.81%
Securities and commodity contracts, brokerages, and exchanges	5231-2	9.55%	21,064	37,617	78.59%
Self-employed workers, primary job	000601	7.82%	17,254	22,058	27.84%
Depository credit intermediation	522100	7.68%	16,950	19,010	12.15%
Accounting, tax preparation, bookkeeping, and payroll services	541200	3.87%	8,546	11,149	30.46%
Management, scientific, and technical consulting services	541600	3.32%	7,315	14,366	96.38%
Computer systems design and related services	541500	2.05%	4,532	6,731	48.52%
Direct insurance (except life, health, and medical) carriers	524120	1.99%	4,386	5,043	14.98%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	1.77%	3,914	4,225	7.93%

General medical and surgical hospitals, public and private	622100	1.53%	3,376	4,112	21.78%
Colleges, universities, and professional schools, public and private	611300	1.44%	3,184	3,918	23.06%
Computer and peripheral equipment manufacturing	334100	1.29%	2,837	2,043	-28.00%
State government, excluding education and hospitals	929200	1.25%	2,755	2,974	7.94%
Other investment pools and funds	525900	1.20%	2,638	4,074	54.45%